

August 29, 2016

To: Transunion Customer Service

From: Jamal G. Walker

SS # 045647333

I am writing this letter to request that you remove the chapter 13 dismissed from my credit report that I recently requested you verify this account. Enclosed is a copy of the letter from The United Bankruptcy Court district of Maryland office of the clerk that states that that the court **does not** report bankruptcy information to credit reporting agencies so with this proof I am requesting that this be removed Immediately and an update credit report be forwarded to me. If this is not completed within the next 30 days I will be filing a small claims legal action against your company at my local venue. I will be seeking up to 5,00.00 in damages for

- 1) Defamation
- 2) Negligent Enablement Of Identity Fraud
- 3) Violation of the Fair Credit Reporting Act and Fair Debt Collection Practices Act

You will be required to appear in a court venue local to me, Since you are clearly doing business in my area.

For the purposes of 15 USC 1692 et seq., this notice has the same effect as a dispute to the validity of the alleged debt and a dispute to the validity of your claims.

Please note this is an attempt to correct your records, and any information received from you will be collected as evidence should any further action be necessary. This is a request for information only, and is not a statement, election, or waiver of status.

Sincerely,

JAMAL G. WALKER

P.S Please be aware that dependent upon your response, I may be detailing any potential issues with your company via on online public press release, including documentation of any potential small claims action.

September 19, 2016

Jamal G. Walker  
10501 Babbling Brook Court  
Upper Marlboro Md. 20772

TRANSUNION  
2 BALDWIN PLACE P.O BOX 1000  
CHESTER PA 19016

RE: Social Security Number: 045647333

To Whom it May Concern:

This letter is in response to your recent claim that U.S Bankruptcy Court Greenbelt Md has verified that Chapter 13 Bankruptcy Dismissed in AUGUST 29, 2016

Yet again, you have failed to provide me with a copy of any viable evidence submitted by U.S Bankruptcy Court Greenbelt Md.

Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested, to be provided within fifteen (15) days of the completion of your re-investigation.

Additionally, please provide the name, address, and telephone number of each person contacted at U.S Bankruptcy Court Greenbelt Md regarding this alleged account. I am formally requesting a copy of any documents provided U.S Bankruptcy Court Greenbelt Md, bearing my signature, showing that I have a legally binding contractual obligation to pay them the amount claimed.

An employee looking at their computer screen, seeing my name listed in their database is NOT verification or validation of any alleged debt.

Be aware that I am making a final goodwill attempt to have you clear up this matter. The listed item is entirely inaccurate and incomplete, and represents a very serious error in your reporting.

Failure to comply with federal regulations by credit reporting agencies are investigated by the Federal Trade Commission (see 15 USC 41, et seq.). I am maintaining a careful record of my communications with you for the purpose of filing a complaint with the FTC and the Attorney General's office, should you continue in your non-compliance. I further remind you that, as in *Wenger v. Trans Union Corp.*, No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

Failure to respond satisfactorily within 30 days of receipt of this certified letter will result in a small claims action against your company. I will be seeking \$5,000 in damages for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violation of the Fair Credit Reporting Act

You will be required to appear in a court venue local to me, in order to formally defend yourself.

My contact information is as follows:

Jamal G. Walker  
SSN:045647333  
10501 Babbling Brook Court  
Upper Marlboro Md. 20772

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.



11/15/2016

Jamal G. Walker  
10501 Babbling Brook Court  
Upper Marlboro MD 20772

Transunion  
2 Baldwin Place P.O Box 1000  
Chester Pa. 19016

RE: Social Security Number: 045647333

To Whom it May Concern:

This letter is my final communication in response to your reporting error, reported to you by U.S Bankruptcy Court for account # 1423502.

I have repeatedly asked for evidence to support your reporting, but yet again, you have failed to provide me with a copy of any viable evidence submitted by U.S Bankruptcy Court, substantiating their claims.

Given that I believe you are acting in bad faith, and have not complied with the Federal Trade Commission (see 15 USC 41, et seq.), I have filed a Small Claims lawsuit against you. For your reference I have attached a copy of the lawsuit.

I have maintained careful records of your actions, and you are now required to appear at District Court of Maryland Prince Georges Co, Courthouse Bourne Wing Upper Marlboro Md 20772-3042 on January 06, 2017.

I am seeking \$5,000 in damages for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violation of the Fair Credit Reporting Act

Prior to January 06, 2017 if you should decide to correct your records and remove the negative and false item in question, please contact me at the address below, and I will subsequently drop the lawsuit.

My contact information is as follows:

Jamal G. Walker  
SSN:045647333  
10501 Babbling Brook Court  
Upper Marlboro MD 20772

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.

~~FEBRUARY~~12, 2017

Jamal G. Walker  
10501 Babbling Brook Court  
Upper Marlboro MD. 20772

Transunion  
2 Baldwin Place P.O Box 2000  
Chester PA.19022

RE: Social Security Number: 045647333

Re: Acct # 1423502PM

To Whom it May Concern:

I have recently been informed that there is negative information reported by U.S Bankruptcy Court Greenbelt MD in the file you maintain under my Social Security number. Upon ordering a copy of my credit report, I see an entry from this company listing that Chapter 13 Bankruptcy Dismissed.

This entry is false and indicates a very serious error in your reporting.

Please validate this information with U.S Bankruptcy Court Greenbelt MD and provide me with copies of any documentation associated with this account, **bearing my signature.**

In the absence of any such documentation bearing my signature, I formally request that this information be immediately deleted from the credit file you maintain under my Social Security number.

Please note that you have 30 days to complete this investigation, as per the Fair Credit Reporting Act section 623(a)(3), and I am keeping careful record of your actions.

Failure to respond satisfactorily within 30 days of receipt of this certified letter will result in a small claims action against your company. I will be seeking \$5,000 in damages for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violation of the Fair Credit Reporting Act

You will be required to appear in a court venue local to me, in order to formally defend yourself.

My contact information is as follows:

Jamal G. Walker  
SSN:045647333  
10501 Babbling Brook Court  
Upper Marlboro MD. 20772

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.



From: Katherine Carlton Robinson <[krobinson@schuckitlaw.com](mailto:krobinson@schuckitlaw.com)>  
Subject: Walker v. Trans Union  
Date: January 4, 2017 at 1:33:06 PM EST  
To: "jwalk554@msn.com" <[jwalk554@msn.com](mailto:jwalk554@msn.com)>

Mr. Walker,

Thank you again for speaking with me this afternoon. As previously advised, please direct all communications, including direct communications to Trans Union and/or requests for credit reports, inquiries, or disputes, through our office.

Best,  
Katherine Carlton Robinson



Katherine Carlton Robinson, Esq.  
SCHUCKIT & ASSOCIATES, P.C.  
4545 Northwestern Drive  
Zionsville, Indiana 46077  
Telephone: (317) 363-2400  
Facsimile: (317) 363-2257  
E-mail: [krobinson@schuckitlaw.com](mailto:krobinson@schuckitlaw.com)

**CONFIDENTIALITY NOTICE:** This e-mail and any attachments are for the exclusive and confidential use of the intended recipient. If you are not the intended recipient, you may not read, copy, distribute or take action in reliance upon this message. If you have received this message in error, please notify us immediately by return e-mail and promptly delete this message and its attachments from your computer system. This message may contain information which is privileged, confidential and exempt from disclosure under applicable law and we do not waive attorney-client or work-product privilege by the transmission of this message.

**IRS Circular 230 Disclosure:** To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein.

Jamal G. Walker  
10501 Babbling Brook Court  
Upper Marlboro Md

Transunion  
2 Baldwin PL. P.O box 1000  
Chester PA 19016

RE: Social Security Number: 045647333

To Whom It May Concern:

This letter is in response to your recent claim that U.S Bankruptcy court , has verified that the account they are reporting under my name is accurate.

Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested, to be provided within fifteen (15) days of the completion of your re-investigation.

Additionally, please provide the name, address, and telephone number of each person contacted regarding this alleged account. I am formally requesting a copy of any documents provided bearing my signature, showing that I have a legally binding contractual obligation to pay them the exact amount claimed.

Any automated response, or e-oscar verification is unacceptable. I am requesting a re-investigation AND your method of verification.

Be aware that I am making a final goodwill attempt to have you clear up this matter. The listed item is entirely inaccurate and incomplete, and represents a very serious error in your reporting.

I am maintaining a careful record of my communications with you for the purpose of filing a complaint with the Consumer Financial Protection Bureau and the Attorney General's office, should you continue in your non-compliance. I further remind you that, as in *Wenger v. Trans Union Corp.*, No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

Failure to respond satisfactorily within 30 days of receipt of this certified letter may result in a small claims action against your company, seeking \$1,000 per violation for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violations of the Fair Credit Reporting Act

My contact information is as follows:

Jamal G. Walker  
SSN: 045647333  
10501 Babbling Brook Court  
Upper Marlboro Md

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.

Cc: Attorney General's Office

Cc: Better Business Bureau



03/14/2017

Jamal G. Walker  
10501 Babbling Brook Court  
Upper Marlboro Md 20772

Transunion LLC  
2 Baldwin Place P.O Box 1000  
Chester PA 19016

RE: Social Security Number:045647333

To Whom It May Concern:

I have recently been informed that there is negative information reported by Select Portfolio/ The Loan Servicing Center in the file you maintain under my Social Security number. Upon reviewing a copy of my credit report, I see an entry listing 120+ Days Past Due/ Pays 31-60 Days.

I dispute the accuracy of this listing.

Please validate this information with Select Portfolio/ The Loan Servicing Center and provide me with copies of any documentation associated with this account, bearing my signature. In the absence of any such documentation bearing my signature, I formally request that this information be immediately deleted from the credit file you maintain under my Social Security number.

Please note that you have 30 days to complete this investigation, as per the Fair Credit Reporting Act section 611(a)(1)(A), and I am keeping careful record of your actions, including your Method of Verification. I do not consent to e-oscar or any means of automated verification.

Failure to respond satisfactorily within 30 days of receipt of this certified letter may result in a small claims action against your company, seeking \$1,000 per violation for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violations of the Fair Credit Reporting Act

My contact information is as follows:

Jamal G. Walker  
SSN: 045647333  
10501 Babbling Brook Court  
Upper Marlboro Md 20772

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.

Cc: Consumer Financial Protection Bureau

Cc: Attorney General's Office

Cc: Better Business Bureau

03/14/2017

Jamal G. Walker  
10501 Babbling Brook Court  
Upper Marlboro Md 20772

Transunion  
2 Baldwin Pl P.O Box 1000  
Chester PA 19016

RE: Social Security Number:045647333

To Whom It May Concern:

I have recently been informed that there is negative information reported by SETERUS INC. in the file you maintain under my Social Security number. Upon reviewing a copy of my credit report, I see an entry listing 120+ DAYS PAST DUE/ FORECLOSURE/LOAN MODIFIED.

I dispute the accuracy of this listing.

Please validate this information with SETERUS INC. and provide me with copies of any documentation associated with this account, bearing my signature. In the absence of any such documentation bearing my signature, I formally request that this information be immediately deleted from the credit file you maintain under my Social Security number.

Please note that you have 30 days to complete this investigation, as per the Fair Credit Reporting Act section 611(a)(1)(A), and I am keeping careful record of your actions, including your Method of Verification. I do not consent to e-oscar or any means of automated verification.

Failure to respond satisfactorily within 30 days of receipt of this certified letter may result in a small claims action against your company, seeking \$1,000 per violation for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violations of the Fair Credit Reporting Act

My contact information is as follows:

Jamal G. Walker  
SSN: 045647333  
10501 Babbling Brook Court  
Upper Marlboro Md 20772

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.

Cc: Consumer Financial Protection Bureau

Cc: Attorney General's Office



Cc: Better Business Bureau

**Jamal G. Walker**

10501 Babbling Brook Court  
Upper Marlboro MD 20772

**Transunion**

**2 Baldwin PL. P.O Box 1000  
Chester PA 19016**

**April 29, 2017**

To Whom It May Concern,

This letter is a formal request for the description of the procedures used to determine the accuracy and completeness of the disputed information, including the business name, address, and telephone number of any furnisher of information contacted in connection with this reinvestigation, in compliance with the The Fair Credit Reporting Act, Section 611, part B, subsection (iii)

§ 611. Procedure in case of disputed accuracy [15 U.S.C. § 1681i]

(6)

(B) Contents. As part of, or in addition to, the notice under subparagraph (A), a consumer reporting agency shall provide to a consumer in writing before the expiration of the 5-day period referred to in subparagraph (A)

(i) a statement that the reinvestigation is completed;

(ii) a consumer report that is based upon the consumer's file as that file is revised as a result of the reinvestigation;

(iii) a notice that, if requested by the consumer, a description of the procedure used to determine the accuracy and completeness of the information shall be provided to the consumer by the agency, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available;

I am disappointed that you have failed to maintain reasonable procedures to assure complete accuracy in the information you publish, and insist you comply with the law by providing the requested information within the 15 days allowed.

As a matter of convenience to you and to expedite my request, I am resubmitting my request to correct my credit report.

**U.S Bankruptcy Court**

**I have no knowledge of a Chapter 13 Bankruptcy Dismissed**

As already stated, the listed item is inaccurate and incomplete, and is a very serious error in reporting.

Sincerely,

Jamal G. Walker

045-64-7333





UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
OFFICE OF THE CLERK

www.mdb.uscourts.gov

MARK A. NEAL  
Clerk of Court

THOMAS C. KEARNS  
Chief Deputy

August 8, 2016

Jamal G. Walker  
10501 Babbling Brook Court  
Upper Marlboro, MD 20772

Re: Correspondence of July 28, 2016  
Bankruptcy Case No. 14-23502  
In Re: Jamal G. Walker, Chapter 13

Dear Mr. Walker:

The Clerk's office received correspondence from you on August 4, 2016 regarding the reporting of the above referenced bankruptcy case on your credit report. Our records reflect that a chapter 13 bankruptcy case was filed on 8/28/14. However, an Order Dismissing the Case After Failure to Confirm the Plan was entered in this case on 3/28/15. The case was closed on 6/16/15. As a courtesy, a copy of the official bankruptcy docket is enclosed for this case.

The U.S. Bankruptcy Court does not report bankruptcy case information to credit reporting agencies. Bankruptcy case information is public and can be obtained by any member of the public, including consumer credit reporting agencies. It is our understanding that the three primary credit reporting agencies typically use some form of software to electronically download consumer bankruptcy information. The court is likewise not responsible for deleting bankruptcy information from consumers' credit files.

You may wish to visit the Court's website listed in the upper left of this letter. On our home page at the bottom there is a link captioned FAQ which are **Frequently Asked Questions** compiled by the court. Question 5: I filed bankruptcy and it is appearing on my credit report. Can the bankruptcy court remove it? Answer: No, the Court does not report bankruptcies to the credit bureaus and does not get involved in disputes regarding credit reports. Each credit reporting agency has specific procedures for consumers to dispute information listed in their credit files. This process can be accomplished by contacting each individual credit reporting agency. Most credit reporting agencies allow consumers to complete an online dispute on their websites. The Fair Credit Reporting Act (15 U.S.C. § 1681) governs credit reporting. The law states that credit reporting agencies may not report a bankruptcy case after 10 years from the date of entry of the order for relief. Other adverse credit information is generally removed after 7 years. For more information about the Fair Credit Reporting Act or information about disputing your credit report, visit the Federal Trade Commission's website, [www.ftc.gov](http://www.ftc.gov) or call them toll-free at 877-FTC-HELP (382-4357).



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
OFFICE OF THE CLERK

www.mdb.uscourts.gov

MARK A. NEAL  
Clerk of Court

THOMAS C. KEARNS  
Chief Deputy

January 30, 2017

Jamal G. Walker  
10501 Babbling Brook Court  
Upper Marlboro, MD 20772

Re: Jamal G. Walker, 14-23502  
Chapter 13

Dear Mr. Walker:

The Clerk's office has received your recent correspondence on January 30, 2017 regarding reporting procedures to the credit bureaus and verification of your bankruptcy case. There is a case reported under the above case name and number that we have on record. Please be advised that the U.S. Bankruptcy Court is not responsible for reporting, furnishing, or deleting information from consumers' credit files with the credit bureaus. Moreover, the Court does not authorize credit reporting agencies to delete inaccurate information from consumers' credit files. Each credit reporting agency has specific procedures for consumers to dispute information listed in their credit files. This process can be accomplished by contacting each individual credit reporting agency. Most credit reporting agencies allow consumers to complete an online dispute on their websites.

You may wish to visit the Court's website listed in the upper left of this letter to review the link Don't Have An Attorney and then review the Pro Se Manual link. This excerpt from that manual may be helpful to you:

**Fair Credit Reporting Act.** The Court receives many telephone calls about bankruptcies unfairly appearing on consumer credit reports. The Court does not report bankruptcies to the credit bureaus and does not get involved in disputes regarding credit reports. The Fair Credit Reporting Act (15 U.S.C. § 1681) is the law that controls credit reporting. The law states that credit reporting agencies may not report a bankruptcy case after 10 years from the date of entry of the order for relief. Other adverse credit information is generally removed after 7 years.

For more information about the Fair Credit Reporting Act or information about disputing your credit report, visit the Federal Trade Commission's website, [www.ftc.gov](http://www.ftc.gov) or contact them toll-free at 877-FTC-HELP (382-4357).

I hope this information is helpful.

Sincerely,

A handwritten signature in black ink that reads "Vangie Alexandris".

Vangie Alexandris  
Assistant Division Manager



\*\*\* 310418918-088 \*\*\*  
P.O. Box 2000  
Chester, PA 19016-2000



02/21/2017

TransUnion. 

JAMAL GORDON WALKER  
10501 BABBLING BROOK CT  
UPPER MARLBORO, MD 20772-6612

**TransUnion requests your feedback. Please take this brief anonymous survey and tell us how we are doing.**

**[www.TUCares.com](http://www.TUCares.com)**



Our investigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our investigation. If an item says, "Deleted" we have removed it from your credit report and taken steps so it does not reappear. If an item says, "Verified, no change" it means the company that reports the information to us has certified it is reported accurately. If an item says "New Information Below" you should look at the item carefully to see whether you believe it is now accurate. Sometimes the new information reflects only a change to a balance or date, because the company that reports that item to us has certified that the rest of the information is accurate.

If our investigation has not resolved your dispute, you have several options:

- You may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You may provide us additional information or documents about your dispute to help us resolve it by visiting [www.transunion.com/dispute](http://www.transunion.com/dispute) and indicating you are filing a repeat dispute. You will be prompted to add additional information you feel is relevant to your dispute as well as upload supporting documentation.
- You may file a complaint about TransUnion, or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a more detailed description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.



### Investigation Results

ITEM	DESCRIPTION	RESULTS
CHAPTER 13 BANKRUPTCY DISMISSED	DOCKET# 1423502	VERIFIED, NO CHANGE

\*\*\* 310418918-096 \*\*\*

P.O. Box 2000  
Chester, PA 19016-2000



03/28/2017

TransUnion<sup>tu</sup>

JAMAL GORDON WALKER  
10501 BABBLING BROOK CT  
UPPER MARLBORO, MD 20772-6612

Our investigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

Please follow the 'How to read your results' section on the next page to help guide you in understanding the results of our investigation. If our investigation has not resolved your dispute, you have several options:

- You may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You may provide us additional information or documents about your dispute to help us resolve it by visiting [www.transunion.com/dispute](http://www.transunion.com/dispute) and indicating you are filing a repeat dispute. You will be prompted to add additional information you feel is relevant to your dispute as well as upload supporting documentation.
- You may file a complaint about TransUnion, or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a more detailed description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

## How to read your results

The results of our investigation of your dispute consists of two sections: 1) the Investigation Results Summary which appears below, and 2) the attached view of how the disputed item(s) that remain on your credit report now appear(s). If an item you disputed is not listed, it means that the item was not appearing in your credit report or it already reflected the requested status at the time of our investigation. Items deleted from your credit report will not appear in the attached credit report detail and if no credit report detail is attached following the Investigation Results summary, you may view a free full copy of your credit report by visiting [www.transunion.com/fullreport](http://www.transunion.com/fullreport).

The following key provides you a more complete description of our investigation results of the items you disputed:

**DELETED:** The disputed item was removed from your credit report.

**DISPUTE NOT SPECIFIC; VERIFIED AND UPDATED:** The item was verified as belonging to you and other account information has changed or the item was updated to reflect recent activity.

**DISPUTED INFORMATION UPDATED:** A change was made to the item based on your dispute.

**DISPUTED INFORMATION UPDATED AND OTHER INFORMATION UPDATED:** A change was made to the item based on your dispute and other information unrelated to your dispute has changed.

**INFORMATION DELETED:** The item was removed from your credit report.

**INFORMATION UPDATED:** A change was made to the item.

**NO UPDATE NECESSARY:** The disputed information already reflects the requested status.

**REINSERTED:** This previously deleted item has now been verified; therefore, it has been reinserted into your credit report.

**VERIFIED AS ACCURATE:** The disputed information was verified as accurate and no change was made to the item.

**VERIFIED AS ACCURATE AND UPDATED:** The disputed information was verified as accurate; however, other information has changed and/or the item was updated to reflect recent activity.

## Investigation Results Summary

ITEM	DESCRIPTION	RESULTS
SELECT PORTFOLIO SVCG 10401 DEERWOOD PARK BV JACKSONVILLE, FL 32256 (800) 258-8602	# 277001418****	DISPUTE NOT SPECIFIC; VERIFIED AND UPDATED